

ROUTH CRABTREE OLSEN, P.S.

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Honorable Judge Philip H. Brandt

Chapter 13

Hearing Location: Seattle

Hearing Date: April 30, 2009

Hearing Time: 9:00 am

Response Date: April 23, 2009

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In re:

No.: 08-13473-PHB

Karen D Smith

Debtor.

ORDER GRANTING RELIEF FROM STAY
To Countrywide Home Loans Servicing, LP, as
servicer for the Bank of New York Mellon as
Trustee for the Certificateholders of CWABS
Asset-backed Notes Trust 2007-SD1

This matter came before the Court upon Countrywide Home Loans Servicing, LP, as servicer for the Bank of New York Mellon as Trustee for the Certificateholders of CWABS Asset-backed Notes Trust 2007-SD1's motion for relief from stay. It appears for the reasons stated in the motion that the stay should be lifted as to enforcement of the deed of trust that is the subject of Countrywide Home Loans Servicing, LP, as servicer for the Bank of New York Mellon as Trustee for the Certificateholders of CWABS Asset-backed Notes Trust 2007-SD1's motion and further as to the property located at 819 21st Avenue, Seattle, Washington 98122 ("Property") and legally described as set forth in the Deed of Trust attached as an exhibit to the motion. NOW, THEREFORE, IT IS HEREBY:

ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to Countrywide Home Loans Servicing, LP, as servicer for the Bank of New York Mellon as Trustee for the Certificateholders of CWABS Asset-backed Notes Trust 2007-SD1, its successors and assigns, so

1 that it may pursue its state remedies to enforce its security interest in the Property and/or as to
2 enforcement of the deed of trust that is the subject of Countrywide Home Loans Servicing, LP, as
3 servicer for the Bank of New York Mellon as Trustee for the Certificateholders of CWABS Asset-
4 backed Notes Trust 2007-SD1's motion. Creditor, its successors and assigns, may, at its option,
5 offer, provide and enter into any potential forbearance agreement, loan modification, refinance
6 agreement or other loan workout/loss mitigation agreement and may contact the Debtor via telephone
7 or written correspondence to offer such an agreement, which shall be non-recourse unless included in
8 a reaffirmation agreement.
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10 IT IS FURTHER ORDERED that the order shall be effective immediately notwithstanding
11 the provisions of F.R.B.P 4001(a)(3) and that the order shall be effective as to any chapter under
12 which the present case may be converted absent further order of this court.
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17 Presented by:
ROUTH CRABTREE OLSEN, P.S.

18 /s/ Mark Moburg
19 Mark Moburg, WSBA# 19463
20 Attorneys for Creditor
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Philip H. Brandt
United States Bankruptcy Judge
(Dated as of "Entered on Docket" date above) idt